Attorney Docket No.: 020375-043600US

DECLARATION

As a below named inventor, I declare that:

My residence, post office address and citizenship are as stated below next to my name; I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural inventors are named below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: METHODS AND SYSTEMS FOR PROCESSING TRANSACTIONS FOR INTEGRATED CREDIT AND STORED-VALUE PROGRAMS the specification of which is attached hereto.

I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in Title 37, Code of Federal Regulations, Section 1.56. I claim foreign priority benefits under Title 35, United States Code, Section 119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed.

Prior Foreign Application(s)

Country	Application No.	Date of Filing	Priority Claimed Under 35 USC 119
	à.		

I hereby claim the benefit under Title 35, United States Code § 119(e) of any United States provisional application(s) listed below:

Application No.	Filing Date

I claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, Section 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Section 1.56 which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

Application No.	Date of Filing	Status
*, *		

Full Name of Inventor 1:	Last Name: MONK	First Name: JUSTIN	Middle Name or Initial:
Residence & Citizenship:	City: Omaha	State/Foreign Country: Nebraska	Country of Citizenship: United States
Post Office Address:	Post Office Address: 6621 N 150th Street	City: Omaha	State/Country: Postal Code: Nebraska 68116

I further declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issuing thereon.

Attorney Docket No.: 020375-043600US

Signature of Inventor I

Justin Monk
Date 10/27/03

60067814 v1

Please type a plus algn (+) Inside this box			PTO/SB/81 (02-01)
	UF	S. Patent and Tr	Approved for use through 10/31/2002, QMB 0851-0035 [rademark Office: U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are n	required to respond to a cc	lection of Inform	nation unless it displays a valid OMB control number.
	Application Nur	iber	
	Filing Date		<u> </u>
POWER OF ATTORNEY OR	First Named Inve	entor	Monk, Justin METHODS AND SYSTEMS FOR
AUTHORIZATION OF AGENT	Title	ļ	PROCESSING TRANSACTIONS FOR INTEGRATED CREDIT AND STORED-VALUE PROGRAMS
<u> </u>	Group Art Unit		STURED-VALUE PROGRAMO
	Examiner Name		
<u> </u>	Attorney Docke	Number	020375-043600US
	-	TWITTE .	
I hereby appoint: Practitioners at Customer Number OR Practitioner(s) named below:	0		Place Customer Number Bar Code Label here
☐ Practitioner(s) named below:			
Name		Regisua	ation Number
		<u> </u>	
l			
ļ <u> </u>			
as my/our attorney(s) or agent(s) to prosecute the	e application identified	above, and	to transact all
business in the United States Patent and Tradem	ark Office connected in	herewith.	
Please change the correspondence address for the	he above-identified at r	plication to:	×
☐ The above-mentioned Customer Number.			
OR Practitioners at Customer Number	-]	
Practitioners at Customer Number			10
Firm or Individual Name			
Address			
Address			
City	State		ZIP
Country		-	
Telephone	Fax		
I am the:		-	
☐ Applicant/Inventor.			
Assignee of record of the entire Interest. Se	⊶ 37 CFR 3.71.		
Statement under 37 CFR 3.73(b) is enclosed		· · ·	
	E of Applicant or As	ignee of Re	ecord
Name Ken Algiene, Assistant Secretary			,
Signature			
Date 10/27/03		_	
NOTE: Signatures of all the inventors or assigned	es of record of the Er	ntire interest	or their representative(s) are required.
Submit multiple forms if more than one signature Total of one form is submitted.	is required, see be o)W*.	

Burden Hour Statement: This form is estimated to take 3 minutes to complete. Tir is will vary depending upon the needs of the individual case. Any Comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231. 60067821 v1

PTO/SB/96 (08-00)

Approved for use through 10/31/2002: OMB 0651-0031

U.S. Pitent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to: callection of information unless it displays a valid OMB control number. Attorney Docket No. 020375-043600US

Applicant/Patent Owner: Justin Monk Application No./Patent No.: Filed/Is: ue Date: Entitled: METHODS AND SYSTEMS FOR PROCESSING TRANS, CTIONS FOR INTEGRATED CREDIT AND STORED-VALUE PROGRAMS First Data Corporation , a corporation (Name of Assignee) (Type of Assignee, e.g., corporation, partnership, university, government agent states that it is: 1.	
Entitled: METHODS AND SYSTEMS FOR PROCESSING TRANS, CTIONS FOR INTEGRATED CREDIT AND STORED-VALUE PROGRAMS First Data Corporation (Name of Assignee) (Name of Assignee) (Type of Assignee, e.g., corporation, partnership, university, government agent states that it is: 1. the assignee of the entire right, title, and interest; or	
Entitled: METHODS AND SYSTEMS FOR PROCESSING TRANS, CTIONS FOR INTEGRATED CREDIT AND STORED-VALUE PROGRAMS First Data Corporation (Name of Assignee) (Type of Assignee, e.g., corporation, partnership, university, government agent states that it is: 1. the assignee of the entire right, title, and interest; or	
STORED-VALUE PROGRAMS First Data Corporation (Name of Assignee) (Type of Assignee, e.g., corporation, partnership, university, government agent states that it is: 1. the assignee of the entire right, title, and interest; or	_
(Name of Assignee) (Type of Assignee, e.g., corporation, partnership, university, government agent states that it is: 1. the assignee of the entire right, title, and interest; or	-
states that it is: 1.	
1. the assignee of the entire right, title, and interest; or	y, etc.)
2. an assignee of an undivided part interest	.
in the patent application/patent identified above by virtue of either.	
A. An assignment from the inventor(s) of the patent application/j atent Identified above. The assignment will be	
recorded in the Patent and Trademark Office, which a copy thereof is attached.	
OR	
B. A chain of title from the inventor(s), of the patent application/; atent identified above, to the current assignee	15
shown below:	
1. From:	
The document was recorded in the United States Patent and Trademark Office at]
Reel, Frame, or for which a copy thereof is attached.	
2. From: To :	
The document was recorded in the United States Patent and Trademark Office at	
Reel, Frame, or for which a copy thereof is attached.	·
3. From:	ı
The document was recorded in the United States Patent and Trademark Office at	
Reel, Frame, or for which a copy thereof is attached.	
Additional documents in the chain of title are listed on a supplemental sheet.	
☐ Copies of assignments or other documents in the chain of title are attached.	
[NOTE: A separate copy (i.e., the original assignment document or a true copy of the original document)	[
must be submitted to Assignment Division in accordance with 37 CFR Part 3, if the assignment is to be recorded in the records of the USPTO. See MPEP 302.8]	
The undersigned (whose title is supplied below) is empowered to sign this statement on behalf of the assignee.	
the same of the sa	1
10/27/03	
Date Signature	·
Ken Algiene Typed or printed name	
Typed or printed name	1
1) Secretary	